

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

JAY MICHAEL BUROW  
EMILY ELIZABETH BUROW  
Debtors

Case No. 06-03502

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/03/2006.
- 2) The plan was confirmed on 06/12/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/18/2006, 10/19/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/15/2007.
- 5) The case was completed on 03/10/2009.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 35,695.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$64,665.00
Less amount refunded to debtor	\$994.58

**NET RECEIPTS:** **\$63,670.42**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,898.75
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,698.75**

Attorney fees paid and disclosed by debtor: \$200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICOLLECT INC	Unsecured	65.00	71.43	71.43	71.43	0.00
CHRIST HOSPITAL	Unsecured	60.00	NA	NA	0.00	0.00
COMCAST	Unsecured	300.00	NA	NA	0.00	0.00
CROSS COUNTRY BANK	Unsecured	950.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	125.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	500.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Secured	100.00	100.00	100.00	100.00	0.94
HEIGHTS FINANCE	Unsecured	NA	1,929.74	1,929.74	1,929.74	0.00
MAGES & PRICE	Unsecured	100.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	900.00	879.41	879.41	879.41	0.00
NICOR GAS	Unsecured	700.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	175.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	500.00	500.91	500.91	500.91	0.00
SBC AMERITECH	Unsecured	200.00	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	13,300.00	11,276.98	11,276.98	11,276.98	0.00
WELLS FARGO HOME MTGE	Secured	NA	0.00	43,212.26	43,212.26	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$43,212.26	\$43,212.26	\$0.00
Mortgage Arrearage	\$11,276.98	\$11,276.98	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$100.00	\$100.00	\$0.94
<b>TOTAL SECURED:</b>	<b>\$54,589.24</b>	<b>\$54,589.24</b>	<b>\$0.94</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$3,381.49</b>	<b>\$3,381.49</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,698.75</u>
Disbursements to Creditors	<u>\$57,971.67</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$63,670.42</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/23/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.